# CLASSIFIED ADVERTISING

## CLASSIFIEDS

### To Place Your Ad Call 352-8215

(Copy must be in the Times-Virginian office by Tuesday noon.)

### RATES

Regular Classified Advertising, Cards of Thanks, and Memoriams - 10¢ per word with minimum charge of $3.00.

Classified Display (open rate) - $3.00 per inch.

Classified Display, Contract A (50 inches per year) - $2.75 per inch.

Classified Display, Contract B (100 inches per year) - $2.50 per inch.

Legal Advertising, Public Auctions, and Resolutions - $1.75 per inch.

The following Classified categories are available:

1. Air Conditioning
2. Antiques
3. Apartments
4. Appliances
5. Auto Repair
6. Automobiles
7. Banks
8. Bicycles
9. Boats - Chartered
10. Boats & Motors
11. Building Contractors
12. Building Materials
13. Buildings
14. Business Opportunities
15. Campers
16. Campgrounds
17. Cards of Thanks
18. Caterers
19. Clothing
20. Concrete
21. Condominiums
22. Dry Cleaners
23. Electric Contractors
24. Employment Wanted
25. Entertainment
26. Excavation
27. Extermination
28. Fabrics - Yarns
29. Farm Equipment
30. Farm Supplies
31. Fishing Tackle
32. Florists
33. Food
34. Funeral Homes
35. Garage Sale
36. Gas - Oil
37. Gifts
38. Heating - Plumbing
39. Help Wanted
40. Hobby Supplies
41. Home Furnishings
42. Home Improvements
43. Homes
44. Insurance
45. Jewelry
46. Landscape Contractors
47. Lawn Mowers
48. Livestock
49. Lost & Found
50. Memoriams
51. Miscellaneous
52. Mobile Homes
53. Motorcycles
54. Musical Instruments
55. Nurseries
56. Office Supplies
57. Personal
58. Pets & Supplies
59. Photo Equipment
60. Posted
61. Poultry
62. Radio & Television
63. Real Estate
64. Resolutions
65. Restaurants
66. Rooms
67. Sand & Gravel
68. Savings & Loan Associations
69. Schools and Instructions
70. Seafood
71. Seeds & Plants
72. Service Stations
73. Services
74. Sporting Equipment
75. Stocks & Bonds
76. Trucks & Trailers
77. Wanted
78. Well Drilling
79. Yard Sale
80. Notices

## 6. Automobiles

FOR SALE: 1979 Mustang II, 10,000 miles, AC,AM/FM, 8 tract stereo, auto trans. Call 993-3472.
6/2-7-2tc

FOR SALE: 1975 Chevrolet pick-up, 6 cyl. under 35,000 miles. Call 352-5575.
6/2-14-2tc

FOR SALE: 1979 Ford pick-up F100, 4 speed, brown, low mileage, still under warrenty. Must sell. 248-5710.
6/2-14-1tc

Your NAPA Jobber is the Right Place to go.
NATIONAL AUTO PARTS
East Hamill Street
Appomattox, Va. 24522
Phone 352-7175
Marshall Goin
6/1-3-tfc

## 10. Boats-Motors

FOR SALE: ABS canoes by Perception and Mad River. Call and compare prices. 1-392-6645 week days. Appomattox River Co. Farmville, Va.
10/2-7-4tc

## 17. Card of Thanks

We would like to thank our many friends and relatives for their prayers, food, flowers, cards, visits and every act of kindness shown during my recent hospitalization and since my return home. May God bless each of you.
Charlie S. Ranson
17/2-14-1tc

I would like to thank the ministers and friends for their prayers and visits while I was in the hospital. God bless you.
Mrs. Nina McCormick
17/2-14-1tc

The family of Eloise A. Wheeler wish to thank you for your kind acts of sympathy with cards, flowers, food and donations to different charities. We treasure each and everyone of you.
17/2-14-1tp

We would like to thank everyone for cards, food, flowers, donations, prayers, and every act of kindness shown us in the loss of our father.
The family of J. W. Blanks
17/2-14-1tc

I would like to thank my pastor and friends for the many acts of kindness shown during my stay in the hospital and since my return home. Your cards, food, visits and prayers have shown me what true love is.
Harry Ferguson, Jr.
17/2-14-1tc

I would like to express my many thanks to all my friends, relatives and family. Also to Mr. Rex Bennett and Mr. G. E. Kriedel for the prayers, visits, cards, flowers, calls and gifts while in the hospital and Medical Care Center.
Mrs. Willie S. Moses
17/2-14-1tc

Our sincere appreciation to friends and pastors who brought food and sent flowers and cards in the loss of our loved one. Also our thanks for the prayers and calls from friends. God bless you all.
The family of James P. Ayers
17/2-14-1tp

## 19. Clothing

FOR SALE: 2 coats, worn only twice, size 14 womens, call 352-5301.
19/2-14-1tc

## 29. Farm Equip.

FOR SALE: Horse trailer, call 352-2193.
29/2-14-1tp

## 30. Farm Supplies

FOR SALE: 300 bales clover, orchard grass, mixed hay $1.25 bale. S C case tractor plow cult. Snow blade $1800. 20 old hens $1.50 each. 352-5388.
30/2-14-2tc

FOR SALE: Twenty 850 pound roll bales of orchard grass hay at $15.00 a bale. Ten foot Allis Chandler Wheel Disk $850.00. Nine foot new Holland hay binder $1800.00. 352-7303.
30/2-14-1tp

FOR SALE: 80 bales of hay, some clover, mixed $1.00 per bale. Call 352-5037 after 5 p.m.
30/2-14-2tc

FOR SALE: Wheat straw, 75 cent bale. W. T. Jordon 352-7723.
30/2-7-2tp

## 39. Help Wanted

CETA SPECIAL PROJECT VI
Central Virginia Commission on Aging Winterization Program needs 3 lead carpenter, $3.80 to $4.40 per hour; 5 carpenter aids, $3.10 to $3.20 per hour.

Fringe benefits include paid vacation, sick leave, health insurance plan, plus good technical training designted to help you find and keep permanent ususbsidized job.

Cannot live in the city of Lynchburg; must be unemployed 10 out of last 12 weeks. Must be economically disadvantaged. Apply Virginia Employment Commission, 1912 Memorial Ave., Lynchburg, Va.
39/2-14-1tc

POSITION OPEN
Club Manager and Golf Course Superintendent
Experience in club management and golf course maintenance required. Qualified persons should contact H. W. Babcock (352-8686) between hours 9:00 a.m. to 11:00 a.m., Monday thru Friday. Applications must be received by Feb. 24, 1980.
39/2-14-1tc

## 41. Home Furnish

Carpet, Linoleum Tile, Ceramic, Drapery & Accoustical Ceiling
SALES & INSTALLATION
Armstrong, Magee and Burlington House Carpets
FREE ESTIMATES
The Carpet House
Phone 352-8521
Lower Level
Triangle Plaza Shopping Center
Appomattox, Va.
41/1-3-tfc

WHY WAIT for a sale to save on furniture buy at Central Virginia's largest warehouse showroom. Open to the public daily 9 - 5, closed Monday. Over 100 rooms of quality furniture, priced at a legitimate 30% to 60% off. Bring truck and cash for best savings in Central Virginia! (Financing available) CAROLINA FURNITURE WAREHOUSE, 6 miles N of Lynchburg on Rt. 29 in Monroe, Va., call 929-4128.
41/1-31-tfc

## 42. Home Improve.

FOR SALE - Aluminum Siding, Storm Windows and Doors - Many years of experience - Financing available - For details without obligations call Phillip Kitchen, Dillwyn Home Improvement Co. 969-4017.
42-1-3-tfc

Custom Building, Remodeling, Additions, Insulation, Storm Windows, Doors, Sheetrock & Textured Ceilings, Shingles, Concrete Walks - Patios, Painting, Trailer Underpinning - Complete Home Improvement Service - Free Estimates and Reasonable Prices.
APPOMATTOX HOME IMPROVEMENT
J. Ronnie Gulli
352-8305
42/1-3-tfc

## 43. Homes

FOR SALE in Appomattox County: Brick House on 5 acres of land; 6 out buildings in excellent condition. Additional land available if needed. Terms available, Phone 248-6560 or 248-6613.
12-6-tfc

HOUSE FOR RENT: 3 bedroom brick home in Appomattox County on 5 acres, $250.00 per month. Call 248-6560 or 248-6613.
43/1-3-tfc

## 46. Landscape Contr.

FOR SALE - Fill Dirt - Truck Load Delivery Cheap - Carwile Construction Co., Inc. - Phone 352-7911.
46-1-3-tfc

## 48. Livestock

FOR SALE: Young 6 months old shoats, ready for pole, $50.00 each, call after 5; 352-8114.
48/2-14-2tp

There will be an all Breeds Cow sale
At
Lynchburg Livestock Market, Inc.
Friday, March 28, 1980
at 7:00 p.m.

All cattle must be tested for bangs and T B within 30 days of sale. All heifers and cows without calves will be pregnancy tested at yard by a veterinarian on day of delivery.
Selling Charges 6%
All nominations need to be in by March 1, 1980.
Lynchburg Livestock Market, Inc., P. O. Box 4122, Lynchburg, Va. 24502, Tel. No. (804) 821-5956.
48/2-14-1tc

RED HOUSE JUNIOR BULL & FEMALE SALE SAT., Feb. 23, 1980, 12:00 noon, Red House Bull Evaluation Center, Red House, Va. Selling 25 Registered Angus & Polled Hereford Females and 45 Junior Bulls: Angus, Polled Hereford, Charolais & Simmental. For catalogs & information contact Sale Manager: Vernon Kindig, Va. Angus Assoc., 909 Landonia Cl. Charlottesville, Va. 22901 TEL: (804) 293-3044.
48/2-14-1tc

AUCTION
FEB. 22 - 10:30 a.m.
123 HOLSTEINS(48 Registered)
Just Fresh and Springing
24 Registered Consignments from R. R. & J. G. Cosby of Powhatan, featuring Daughters of Elevation, Matt and Tidy Burke Transmitter, ALSO: 12 Registered consignments from Whippernock Farm of Sutherland, Va. with records to 19,614m 923f and Registered Holsteins from the Diamond Grove Herd in Brodnax.
Sale to be held at "THE UDDER PLACE, Powhatan, Va.
For Information Contact:
OWNBY AUCTION & REALTY CO.
2301 HERMITAGE ROAD RICHMOND, VIRGINIA 23220 804-358-8493
49/2-14-1tc

## 51. Miscellaneous

WOOD FOR SALE: Pick-up load of round wood, dry or green. $20.00 load. Place your order now, before bad weather. Phone 352-8290. James Franklin, Vera, Va. 51-1-3-tfc

FIRE WOOD FOR SALE: Come get it $20.00 and $25.00 pick-up load on yard at Vera, Appomattox, Va. R. R. Bryant 352-7970.
51/2-14-1tp

P & S Sales, Inc.
AUCTION SALES
PHONE 352-8202
or 352-5688
Call anytime, day or night
51/1-3-tfc

Landscape Ties - $3.50 each - Rough sawn lumber for barns, sheds. 352-3749.
51-1-3-tfc

POULAN AND HOMELITE AND STIHL
CHAIN SAWS
SALES & SERVICE
TANNER'S Repair Shop
PHONE 993-2284
CONCORD, VA.
51/1-3-tfc

TIMBER FOR SALE-Offers are accepted on approximately 100 acres of standing timber located in Amherst County on the Banks Estate. Direct inquires to H. Beverly, 4476 Hillcroft Dr., Cleveland, Ohio 44128.
51/2-7-2tp

## 52. Mobile Homes

10x50, 2 bedroom mobile home, good condition, $3,000; 10 x 55, 3 bedroom mobile home, needs some minor repairs, $2,000, 248-6722.
52/2-14-1tc

## 54. Musical Instr.

ALLEN ORGANS - for home and church. For demonstration call 239-0369 (Collect) Terms, ROBERTS PIANO CO. 8505 Timberlake Rd. - 460 West - Lynchburg, Va.
54/1-3-tfc

## 56. Office Supplies

FOR SALE: 1 NCR Bookkeeping machine, excellent for small business. Call J. E. Sears & Co., Inc. 352-7138.
56/2-14-tfc

COPY MACHINE FOR SALE: 3 M #257, good condition, box of paper included. Call Jamerson Brothers Trucking Co. 352-8211
56/2-14-1tc

## 57. Personal

To the sweetest person I know and I ever will. Happy Valentine's Day "Pumpkin".
Jimbo
57/2-14-1tc

## 58. Pets & Supplies

Professional Dog Washing and Grooming, done by Terrie formerly of one of New York City's finest grooming shops. All breds, all styles, reasonable prices. By appointment only. 1-993-3426 or 1-993-2100, on Rt. 460, Paradise Lake. Pick-up and delivery available
58/2-7-2tc

LOST: Dog Dashound, solid red. Answers to the name "Scooters". Little girl's pet. If found please return to Cecil Nash, Rt. 1, Appomattox, Phone 352-5487 or 352-8618.
58/2-14-tp

## 63. Real Estate

DONALD W. THORNHILL, JR.
Representing
CONNER, SMITH & THURMOND, INC.
REALTORS
5521 FORT AVENUE
LYNCHBURG, VIRGINIA
OFFICE 237-4267—HOME 352-5201
We appreciate Your Listings
63/1-3-tfc

AUCTION
Feb. 23-2:00 p.m.
55 Acres - 4 Tracts
Fancy Hill Farm-Crewe,Va.
Bettie & Gerald L. Cherry, Owners
TRACT A - 14+ Acres frontage on two state roads, some timber, attractive building sites. TRACT B - 20+ Acres including the farm home, a restorable, circa 1790 dwelling, with a good view of surrounding countryside. TRACTS C & D Both front on Route 611 and offer good homesite potential. Parcels will be offered separately, in combinations and as a whole.
Terms 10% Deposit Sale Day Balance at closing in 30 days.
For more information contact:
Ownby Auction & Realty Co., Inc.
130 Hermitage Rd.
Richmond, Va.
Telephone 804-358-8493
63/1-31-3tc

A BARGAIN! A STEAL! TOP VALUE!
Beautiful 19 rm., 8 yr. young, all brick home. Approx. 5,000 sq. ft., 2 fireplaces, small apartment, 2 kitchens, detached 2-car garage, basketball court, on approx. 4 acres. Impossible to replace or find elsewhere in this vicinity at this price. $149,900. Strout Realty, Inc., Appomattox, Va. 352-7833, 352-5925 or 736-9629.
63-1-17-tfc

REAL ESTATE APPRAISALS
For quick, efficient service contact Falling River Realty Company, Appomattox, Va. 352-7195
63/1-3-tfc

## 69. Schools & Instr.

LEARN TO DRIVE TRACTOR TRAILER
There is opportunity for Men and Women in the ever expanding Heavy Trucking Industry. Estimated employment for local truckdrivers in 1976 was 1,600,000 and 467,000 for long distance drivers.
AVERAGE OPENINGS PER YEAR combined, 1976-1985 is expected to be 88,400.
*As stated in the U S. Department of Labor's Occupational Outlook Handbook, 1978
We can train you FULL or PART TIME. No need to quit your present job. Training Facility Located in Richmond, Virginia.
For More Information Call Anytime
Hevco Tractor Trailer Training, Inc.
LYNCHBURG
804—846-6579
69/2-14-1tp

## 71. Seeds & Plants

SEEDS FOR SALE: Red clover, fescue, lespedza, soy beans, Carlton Harris, Rt. 1, Pamplin, Va. 248-6422.
71/1-31-2tp

## 73. Services

SERVICE: Trees topped or taken down. Fully insured. Ernest Baldwin 248-6244 or 248-6121.
73-1-10-tfc

BACK HOE and dump truck service, call Ashby Wright, 352-7668.
73/1-31-tfc

SEPTIC TANKS
Installed-Cleaned
Drain Fields Renewed
FREE ESTIMATES
CARWILE Construction Co., Inc.
Phone 352-7911
73/1-3-tfc

FOR YOUR PLUMBING NEEDS
CALL
TORRENCE Plumbing Inc.
RT. 1 - CONCORD
PHONE 352-2171
73/1-3-tfc

## 77. Wanted

WORK WANTED: I would like to take care of children in my home 5 days a week, Monday through Friday. Have references if needed. Call 352-2235.
77/2-14-1tp

WANTED: I rotary switch box for antenna. FOR SALE: 1 CW 1000 wire guard TV antenna. Call 352-8200.
77/2-14-1tc

WANTED TO BUY
Standing Timber
Contact
VIRGINIA FIBRE CORP.
933-8643 or
Warren Tayler
352-7208
77/1-3-tfc

## 78. Well Drilling

FRED JONES WELL CO.
NO WATER-NO PAY
PHONE 352-7872
APPOMATTOX, VA.
78/1-3-tfc

Falwell Well Corp.
Well Drilling, Pump Installation, Water Treatment System for Commercial and Residential Use with FREE In-Home Water Analysis
846-2738 Day
846-4179 Night
Drawer 11409 Lynchburg, Va. 24506
78/1-3-tfc

"FOR A SQUARE DEAL IN A ROUND HOLE"
Call 392-6147
Longwood Well Drilling Co.
6¼ Drilled Wells
24" Bored Wells
4" to 12" Ditching
Route 2
Farmville, Va.
FREE ESTIMATES
Well and Complete Water Systems
New Modern Equipment
Experienced Personnel
78/1-3-tfc

Use The Times-Virginian Classified Ads Get Results

V. A. VOLTURO, INC.
GENERAL CONTRACTING
Route 3, Appomattox, Va. 24522
PHONE (804) 352-8554
REPRESENTATIVE
MIRACLE MODULAR HOMES
QUALITY BUILT HOMES AT REASONABLE PRICES TFC

Your Complete Automobile Headquarters
Sales - Leasing - Service
ESTEPPE
OLDSMOBILE - DATSUN
"Where You Remain Friends Long After The Sale"
Dial 384-7777
3400 Old Forest Road Lynchburg, Va.

VIRGINIA PUREBRED SWINE BREEDERS' ASSN., INC.
ALL BREED BOAR AND GILT SALE
22 P. T. Boars, 5 Bred Sows, 21 Open Gilts, Chesterwhites, Durocs, Hamps, Landrace, Spotteds, Yorks
Wed., Feb. 20 - 7:00 p.m.
Farmville Livestock Market
Farmville, Va.
2-14-1tc

EMISSION CONTROL CENTERS
Major Muffler
FREE EXHAUST SYSTEM INSPECTION
MUFFLERS $29.95
MOST TAIL PIPES $12.95
Featuring a LIFETIME GUARANTEE CERTIFICATE
No Wait! Your muffler and tailpipe always in stock and ready for IMMEDIATE INSTALLATION
Low, Low Prices
Phone for a free estimate
CONCORD SERVICE CENTER
RT. 460 E. AT CONCORD
Phone 993-2782

## 80. Notices

As of this date I will not be responsible for debts made by anyone other than myself.
Hettie Adams
80/2-14-1tp

FOR FAST RESULTS USE THE TIMES-VIRGINIAN CLASSIFIED PAGE

NOW TAKING APPLICATIONS CALL TODAY!

New Modern and Affordable Apartments Will Soon Be in Appomattox
For Qualified Applicants
1 BEDROOM from $142
2 BEDROOM from $181
3 BEDROOM from 238
The Apartments Will Feature: Central Heat & Air, Wall to Wall Carpet, Modern Appliances, Laundry Facilities and A Large Green Belt Area.
If You Are Looking For A Nice Place For You and Your Family To Live, Please Call
DON BROWN, CALL: 525-4444 in Lynchburg, Va.
E.O.E. 2/7/2tc



# Hollywood news

Thou shalt not avenge, nor bear any grudge against the children of thy people, but thou shalt love thy neighbor as thy self; I am the Lord: Leviticus 19:18.

There were no services at Hollywood Church Sunday due to the snow storm Saturday.

It was bad underfoot Sunday after snowing Saturday and Saturday night, but it was such a wonderful picture with all the bushes and trees draped in the beauty by a living and loving Jesus.

Our hearts were saddened Friday when word came that Mrs. Lula Drinkard Gibson of Triangle, Va. had passed away. Our prayers and sympathy are with her love ones and friends.

Our prayers are with all the sick ones in the home or in the hospitals. May each one have a speedy recovery.

We're happy to hear Mr. Robert Coleman came home Sunday after spending a week in the hospital.

We're so glad Mr. Jackie Woodall is doing nicely after receiving a bad cut on his leg while sawing wood with a power saw. We wish for him a speedy recovery.

We were very sorry to hear Mrs. Allen Webb is a patient in the Virginia Baptist Hospital. We wish for her a very speedy recovery. Our prayers are with her and her love ones.

Mrs. Margie (Frank) Schampel is a patient in the Lymchburg General Hospital. We pray she may have a speedy recovery.

We were very sorry to hear Mr. Clark Lewis is a patient in the Virginia Baptist Hospital. Our prayers are with him and his love ones. May he have a speedy recovery.

Mr. and Mrs. Scott Sheets were visitors Sunday afternoon Mr. and Mrs. Richard Webb and Mr. Walker Webb.

Visiting Mr. and Mrs. Monroe Webb and family last week were Mr. Bob Kenzie, Mr. H. W. Jenkins, Mr. Scott Sheets, Mr. Walker Webb, Mr. Richard Webb and Mr. Allen Webb.

Mr. and Mrs. Sammie Ingo and Mrs. W. E. Inge visited Mr. and Mrs. W. H. Wingfield and family Friday night.

Mr. Alfred Almond was a visitor last week in the homes of Mr. and Mrs. L. H. Watson and Mr. and Mrs. Joe Goin and family.

Mr. James Woodall, Mr. Jackie Woodall and Mr. and Mrs. Arron Wilson were luncheon guest Saturday of Mr. and Mrs. Thomas Woodall and family.

Mr. Nat Ferguson visited his sister, Mrs. W. E. Inge, Sunday afternoon. Mr. and Mrs. Frank Inge Scott and Dana Inge visited in this home Sunday also.

Mr. and Mrs. Thomas Woodall celebrated their daughter's Lisa Marie, 9th birthday Sunday afternoon with a party at the Skateworld in Appomattox.

The W. M. U. of Hollywood Church will hold its monthly meeting Sunday, Feb. 17, at 9:15 at the church.

Visiting Mrs. Mary Bagby last week were the Kenneth Deaners, the W. H. Wingfields, the Thomas Woodalls, Mrs. Raymond Franklin, Ricky and Pam Franklin and Mr. L. H. Watson.

"Give us today our daily bread", Christ taught us to pray, mindful of the body's needs, but He also spoke of a spiritual famine that can destroy the soul. What's the state of your own spiritual cupboard these days? Is it stocked with faith, with knowledge of the Bible, with love and loyalty to your church? Take a look today and make sure that it's not bare.

# Pamplin news

Mr. and Mrs. Horace Coleman, Jr. of Seven Springs Farm recently attended the 49th annual convention of Ruritian Clubs in St. Louis, Missouri.

The Pamplin Chapter of AARP will meet Thursday night, Feb. 14, at Pamplin United Methodist, 7:30 p.m. Officials of the Central Commission on Aging will be in charge of the program.

Mr. J. E. Wooldridge of Evergreen area is a patient in Lynchburg General Hospital.

We welcome to our community Trooper and Mrs. Robert Stephenson and son of Norfolk. They are residing in the former home of R. E. Fore, Jr.

Miss Emily Anne Williams of Arlington spent last week-end with her mother, Mrs. Richard Williams.

GLADWOOD ESTATES
(Corner Rt. 656-657 on Gladwood Drive - 1½ miles off Rt. 24 past Surrender Grounds on Rt. 656)
New Brick Split-Foyer House Now being constructed. Should be completed in March. Entrance Foyer, living room, formal dining room, Eat-in Kitchen, Three Bedrooms, Two Baths. Lower Level has Unfinished Den or Playroom with Large Fireplace, two or three Unfinished rooms and roughed in bath. Extras include: Carpet, Ceramic tile, Custom Built Cabinets and Vanities, Washer & Dryer Hook-up, Rear Deck. Not too late to pick colors, etc. See this now!
ADAMEE & McCRAW
John Adamee-Phone 237-0716 or Peyton McCraw 239-7817

26 ACRES of Timberland - Pine & hardwood. Branches on property. Priced at $18,500.

162 ACRE FARM with beautiful river frontage. Has 2-story frame farmhouse with haybarn, machinery shed and root cellar. All in good shape. $150,000.

198 ACRES farm and woodland. About 48 acres wooded. Creek on property. $54,000.

Strout Realty INCORPORATED
P. O. Box 892,
Appomattox, Virginia 24522
Chuck Foster Bus: 352-7833 Res: 352-5925
Betty P. Bowman Bus: 352-7833 Res: 736-9629

REAL ESTATE TIPS
By Kathy Meadows

QUESTION: When interest rates are high isn't it a good idea to wait for the rates to come down before buying a home?

ANSWER: Waiting to buy will most likely be a very expensive decision because the cost of homes will increase rapidly. The trend in the cost of new construction is ever rising as the costs of land, materials and labor steadily increase. Here's an example of the cost of procrastination.

A buyer decides to delay his purchase of a $50,000 home when he finds that his 25-year, 80% loan ($40,000) at 13% interest will cost $451 per month and his down payment will be $10,000.

Hoping that interest rates will drop, he decides to wait until next year. What he does not realize is that in a year, he might pay $54,000 (at least 8% more) for an identical home. In addition, even if the interest rate dropped to 12½%, his new down payment would be $800 more ($10,800). His monthly payment on the higher $42,300 loan would be $463, twelve dollars more per month than if he had purchased today.

By delaying his purchase, the buyer will lose the benefit of home ownership for a year, will end up paying more as a down payment, and will suffer a higher monthly payment despite the decline in interest rates.

No, you should not wait in the face of increasing costs. You should invest in a home immediately to benefit from the increase in prices which will result from today's and tomorrow's inflation.

Let's discuss your home buying or selling plans. Call me at 352-5003 or 237-2951 or stop by Century 21 Gail Boswell and Associates at 2101 Wards Road, Lynchburg, Virginia 24502. I am looking forward to meeting you and answering your personal real estate questions.

WANTED TO BUY
Tracts of Standing Timber
WRITE:
WESTVACO
ROUTE 3 - BOX 135A
LYNCHBURG, VIRGINIA 24504
OR CALL: Evenings - 352-5929
Business Week -846-5292

NEW LISTING
Overlooking lake, contemporary design with cathedral ceiling and fireplace in living room. 3 bed., 3 full baths, full basement with garage. $59,900.

FHA ASSUMABLE
Lovely 3 bed., 1 bath home near High School. Home has storm doors and windows, bay window in dining room and in excellent condition. $34,000.

$12,000.00
Rental income of $1,200. per yr. on this 2 bed., 1 bath home with double lot.

DREAMS COME TRUE
and so do Dream Houses. Brand new 1600 sq. ft., full basement, double car garage and ready for new owner to decorate. $78,000.

Pat Johnson - 352-6652
Garland Gay - 384-6687
Mary Yeisel - 525-9012
George Peoples - 525-8000
Rea Walker GRI - 384-6158
Steve Lawson - 239-9175
Kathy Meadows - 352-5003
Susanne Bogart - 237-5321
Connie Stary - 845-2958
Catherine Newman - 384-6684
Gail Boswell - 384-6758
Anne Craig - 263-5658
Phil Webb - 237-8449

Century 21
Gail Boswell & Associates, Realtors
237-2951
LYNCHBURG, VIRGINIA

Come To Esteppe's

Cutlass LS Sedan

DEMONSTRATOR SALE

We have a good selection of 79 and 80 model demonstrators now in stock. Stop by today and save a bundle on an Esteppe Demo today.

| | | Was | Now |
|---|---|---|---|
| #4850 | Regency LX Sedan | $12.904.15 | $10,040.15 |
| #4491R | Cutlass Salon Brougham | $7560.44 | $6409.44 |
| #4769 | Cutlass Cruiser Wagon | $8137.44 | $6684.44 |
| #4438R | Cutlass Supreme Coupe | $7509.64 | $6316.64 |
| #4746R | Cutlass Supreme Coupe | $8145.64 | $6857.84 |
| | Datsun 810 Z-powered (2 to choose from) | $9367.95 | $7967.00 |

Get A Great Car, A Great Deal And $500 To Boot From GM On These Cars Below:

| | | Was | Now |
|---|---|---|---|
| #4788 | Holiday 88 2 DR | $9382.65 | $7516.65 |
| #4556 | Delta 88 Royale 2 DR | $8965.15 | $7297.15 |
| #4622 | Delta 88 Royale 2 DR | $8662.95 | $6995.95 |

1980 Models

| | | Was | Now |
|---|---|---|---|
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- NEW LISTING - Nicely wooded 10 acre tract in excellent rural location. Long road frontage. $15,950.
- NEW LISTING — Two bedroom home in very good town location. Large living room and dining room. Enclosed porch. $29,500.
- NEW LISTING-Executive hilltop home in presitige location. 2.2 acre wooded lot. 3,800 sq. ft. finished, in-ground pool. Many custom features. $110,000.
- 5 bedroom rancher, over 5,000 sq. ft. finished, 4.98 acre lot, 2-car garage, beautifully appointed home. $149,900.00.
- 294 acre farm in very scenic area, 150 acres open, old home, frontage on two roads and the Falling River. New survey. $187,500.00.
- Two bedroom home on 7.04 acres with small pond. Four miles from town. Full basement. Excellent conditon. $34,500.00.
- Dutch style farmhouse on 7.3 acre mini-farm. Three bedrooms, country kitchen, 2-story barn. Peaceful neighborhood. $55,000.00.
- Four bedroom brick rancher on 2.19 acres near Spout Spring. Basement, Central air, Large garden area. $59,500.00.
- 17 acres, 3 miles from town on 460-Lots of wood, stream-Quick Sale, $17,500.00
- Spacious brick ranch, excellent location, 3.4 acre lot, 2200 sq. ft. of living area, 3 bedrooms, 2 baths, 2 fireplaces, double carport. $82,500.00.
- 12.23 acres of woodland. Excellent location. Road frontage. Creek. Several building sites. $13,500.00.
- 5 year old rancher on 25 wooded acres in good rural neighborhood. 3 bedrooms, 2 baths, family room, garage. $88,500.00.
- 58 acres in excellent area, 10 acres open. Long road frontage on paved road. Will subdivide into smaller tracts. $44,500.00
- Nice brick home in Pamplin on landscaped lot. 2 bedrooms, large family room. Appliances included. Reasonably Priced.

BUCKINGHAM COUNTY
- 149 acre farm on paved road just off Rt. 60. 120 acres of open land. Old house, other outbuildings. Owner financing $112,500.

CHARLOTTE COUNTY
- NEW LISTING - 215 acre swine and grain operation. New brick residence. Full facilities for swine and grain. Complete information available. Bargain at $295,000.00 - Excellent financing possible.
- 21.7 acres near Red House, 15 acres of cropland. Two streams. Tobacco allotment. New survey. $19,950..
- Two-story farm home on 22 acres with 16 acres open. Home in excellent condition. 2 porches. $59,500.

THESE ARE ONLY A FEW OF OUR MANY LISTINGS IN THIS AREA. COMPLETE DETAILS ON ANY OF OUR PROPERTIES ARE AVAILABLE BY CALLING OR COMING BY OUR OFFICE.

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